

Delta Dental coverage for KRS Retirees



The oldest and largest dental insurance carrier in Kentucky with the largest dentist networks offers you a choice of two dental programs.

Choose a plan that best meets your needs. You have several different ways to pay the premium. We offer monthly bank draft, annual check and annual credit card payments.

Important features of our two plans:

Option 1 – Delta Dental PPO

- Participating (par) dentists agree to fee discounts and cannot balance bill if their fees are higher. There are 1,100+ par dentists in Kentucky.
- **100% Diagnostic and Preventive services** at par dentist offices with no deductible (x-rays, exam, teeth cleaning).
- **50% coverage for Minor services** at par dentist offices (fillings, oral surgery, root canals, periodontal services).
- **50% coverage for Major services** at par dentist offices (crowns, bridges, dentures). There is a 12 month wait on Major services.
- Participating dentists file all claims.
- Benefits are available through any licensed dentist, but benefits are reduced at out-of-network dentist offices.
- Lower rates for you.

Option 2 – Delta Dental Premier

- Participating (par) dentists agree to not balance bill you if their fees are higher than our allowable fees. There are 1,800+ par dentists in Kentucky, or 86% of all practicing dentists.
- **100% Diagnostic and Preventive services** at par dentist offices with no deductible (x-rays, exam, teeth cleaning).
- **50% coverage for Minor services** at par dentist offices (fillings, oral surgery, root canals, periodontal services).
- **50% coverage for Major services** at par dentist offices (crowns, bridges, dentures). There is a 12 month wait on Major services.
- Participating dentists file all claims.
- Benefits are available through any licensed dentist, but non-network dentists can balance bill you above our allowable fee.

These rates are available for effective dates of January 1 - October 1, 2013*

Dental Coverage Only:

	Option 1 Delta Dental PPO Monthly Rate	Option 2 Delta Dental Premier Monthly Rate
Retiree Only	\$23.99	\$30.87
Retiree Plus One Dependent	\$46.05	\$59.26
Retiree Plus Two or More Dependents	\$79.18	\$101.85

Special offer!

Choose BOTH a Delta Dental plan and the VSP vision plan...

Delta Dental and VSP are working together to give you the best value you can find! Please refer to VSP's ad for vision benefit details.

Dental Coverage plus VSP Vision Plan:

	Option 1V PPO plus Vision Monthly Rate	Option 2V Premier plus Vision Monthly Rate
Retiree Only	\$30.03	\$36.91
Retiree Plus One Dependent	\$58.13	\$71.34
Retiree Plus Two or More Dependents	\$93.30	\$115.97

To receive an informational packet with more plan details, please call 1-866-480-4872 or log on to our website at www.deltadentalky.com and click on the KRS Retirees Information link.

**All contracts renew January 1, 2014, regardless of effective date.*